

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

COVER SHEET FOR AMENDMENTS

Case Name: Scott J. Payne  
Carol E. Payne

Case No.: 21-47687

**DESCRIBE INFORMATION BEING AMENDED BY CHECKING APPLICABLE BOX(ES) BELOW:**

**Amendment to Petition:**

Name  Debtor(s) Mailing Address  Alias  
 Signature  Complying with Order Directing the Filing of Official Form(s)

**Summary of Your Assets and Liabilities and Certain Statistical Information**

**Statement of Financial Affairs**

**Schedules and List of Creditors:**

Schedule A/B  
 Schedule C     Debtor 2 Schedule C  
 List of Creditors  Schedule D  Schedule E/F and  
 Add creditor(s), provide address of creditor already on the List of Creditors, change amount or classification of debt - **\$32.00 Fee Required**, or  
 Change address of a creditor already on the List of Creditors - **No Fee Required**  
 Schedule G  
 Schedule H  
 Schedule I  
 Schedule J  
 Schedule J-2

**NOTE: Use Page 2 for any corrections or additions to the List of Creditors.**

<b>Additional Details of Amendment(s):</b>	To amend Schedules AB to disclose assets and amend Schedule C to exempt the same. To amend Schedule D to correctly disclose creditor. To amend Schedules IJ to disclose income and expenses.
_____ _____	

►	<b>DECLARATION OF ATTORNEY:</b> I declare that the above information contained on this cover sheet may be relied upon by the Clerk of the Court as a complete and accurate summary of the information contained in the documents attached.
Date December 29, 2021	Signature /s/ Jesse R Sweeney
►	<b>AFFIRMATION OF DEBTOR(S):</b> I declare under penalty of perjury that I have read this cover sheet and the attached schedules, lists, statements, etc., and that they are true and correct to the best of my knowledge, information and belief.
Date December 29, 2021	Signature /s/ Scott J. Payne
Date December 29, 2021	Signature /s/ Carol E. Payne

**CORRECTIONS TO THE LIST OF CREDITORS**

Use this section to make corrections to the name(s) and address(es) of any creditor(s) listed on the current schedules and List of Creditors.

**PREVIOUS NAME/ADDRESS OF CREDITOR:**

**PLEASE CHANGE TO:**

**ADDITIONS TO THE LIST OF CREDITORS**

Use this section to identify creditors added to the schedules and List of Creditors.

**NAME OF CREDITOR:**    LoanCare LLC  
Attn: Bankruptcy Department  
3637 Sentara Way  
Virginia Beach, VA 23452

**ADDRESS:**

\_\_\_\_\_

\_\_\_\_\_

**NAME OF CREDITOR:**

\_\_\_\_\_

\_\_\_\_\_

**NAME OF CREDITOR:**

\_\_\_\_\_

**ADDRESS:**

\_\_\_\_\_

\_\_\_\_\_

**FOR ADDITIONAL CORRECTIONS/ADDITIONS, COPY THIS SHEET AND CONTINUE.**

Fill in this information to identify your case and this filing:

Debtor 1	<b>Scott J. Payne</b>	
	First Name	Middle Name
Debtor 2	<b>Carol E. Payne</b>	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: <b>EASTERN DISTRICT OF MICHIGAN</b>		
Case number	<b>21-47687</b>	

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

1.1

#### 6785 Meadowfield Street

Street address, if available, or other description

**West Bloomfield MI 48324-0000**  
 City State ZIP Code

#### Oakland

County

##### What is the property? Check all that apply

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>\$175,000.00</b>	<b>\$175,000.00</b>

##### Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**fee simple, subj to mortgage**

Check if this is community property  
 (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Repairs needed bring down value: bathroom leak, wall, basement ceiling.**

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$175,000.00**

#### Part 2: Describe Your Vehicles

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known) **21-47687**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No  
 Yes

3.1 Make: <b>Ford</b> Model: <b>F150</b> Year: <b>2002</b> Approximate mileage: <b>150000</b> Other information: <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>	<b>Who has an interest in the property? Check one</b> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$2,000.00</b>	<b>\$2,000.00</b>
3.2 Make: <b>Volvo</b> Model: <b>S80</b> Year: <b>2004</b> Approximate mileage: <b>200,000</b> Other information: <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$1,000.00</b>	<b>\$1,000.00</b>
3.3 Make: <b>Chevrolet</b> Model: <b>Malibu</b> Year: <b>2015</b> Approximate mileage: <b>100,000</b> Other information: <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$3,000.00</b>	<b>\$3,000.00</b>
3.4 Make: <b>Chevrolet</b> Model: <b>Corvette</b> Year: <b>1991</b> Approximate mileage: <b>50,000</b> Other information: <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>	<b>Who has an interest in the property? Check one</b> <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this is community property</b> <small>(see instructions)</small>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
		<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
		<b>\$9,000.00</b>	<b>\$9,000.00</b>

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$15,000.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known) **21-47687**

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

No

Yes. Describe.....

<b>Misc. Articles of Furniture and Appliances</b> <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>
---

**\$10,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No

Yes. Describe.....

<b>4 TVs ipad notebook two smartphones</b> <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>
--

**\$2,000.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No

Yes. Describe.....

<b>Sports collection.</b> <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>
---

**\$10,250.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No

Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No

Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No

Yes. Describe.....

<b>Misc. Articles of Clothing</b> <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>
---

**\$1,000.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe.....

<b>Wedding ring/band.</b> <b>Location: 6785 Meadowfield Street, West Bloomfield MI 48324</b>
---

**\$1,000.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No

Official Form 106A/B

Schedule A/B: Property

page 3

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known) **21-47687**

Yes. Describe.....

<b>1 dog</b>	<b>\$0.00</b>
--------------	---------------

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$24,250.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?  
 Do not deduct secured claims or exemptions.**

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

	Checking and savings	Bank of America	\$0.00
17.1.	17.2. checking	Fifth Third	\$0.53
17.3.	Checking and savings	DFCU	\$30.00

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No  
 Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No  
 Yes. List each account separately.

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known) **21-47687**

Type of account: Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company  
*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No

Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known) **21-47687**

Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$30.53**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No  
 Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

<b>55. Part 1: Total real estate, line 2 .....</b>	<b>\$175,000.00</b>
<b>56. Part 2: Total vehicles, line 5</b>	<b>\$15,000.00</b>
<b>57. Part 3: Total personal and household items, line 15</b>	<b>\$24,250.00</b>
<b>58. Part 4: Total financial assets, line 36</b>	<b>\$30.53</b>
<b>59. Part 5: Total business-related property, line 45</b>	<b>\$0.00</b>
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>
<b>61. Part 7: Total other property not listed, line 54</b>	<b>\$0.00</b>
<b>62. Total personal property. Add lines 56 through 61...</b>	<b>\$39,280.53</b>
	Copy personal property total
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>	<b>\$214,280.53</b>

Fill in this information to identify your case:

Debtor 1	<b>Scott J. Payne</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		EASTERN DISTRICT OF MICHIGAN	
Case number (if known)	21-47687		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	

#### Debtor 1 Exemptions

6785 Meadowfield Street West  
Bloomfield, MI 48324 Oakland County

Repairs needed bring down value:  
bathroom leak, wall, basement ceiling.

Line from *Schedule A/B*: 1.1

\$175,000.00

\$6,075.50

11 U.S.C. § 522(d)(1)

100% of fair market value, up to any applicable statutory limit

2002 Ford F150 150000 miles  
Location: 6785 Meadowfield Street,  
West Bloomfield MI 48324  
Line from *Schedule A/B*: 3.1

\$2,000.00

\$2,000.00

11 U.S.C. § 522(d)(2)

100% of fair market value, up to any applicable statutory limit

1991 Chevrole Corvette 50,000 miles  
Location: 6785 Meadowfield Street,  
West Bloomfield MI 48324  
Line from *Schedule A/B*: 3.4

\$9,000.00

\$9,000.00

11 U.S.C. § 522(d)(5)

100% of fair market value, up to any applicable statutory limit

4 TVs  
ipad  
notebook  
two smartphones  
Location: 6785 Meadowfield Street,  
West Bloomfield MI 48324  
Line from *Schedule A/B*: 7.1

\$2,000.00

\$2,000.00

11 U.S.C. § 522(d)(3)

100% of fair market value, up to any applicable statutory limit

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known)

**21-47687**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	
<b>Sports collection.</b> <b>Location: 6785 Meadowfield Street,</b> <b>West Bloomfield MI 48324</b> Line from <i>Schedule A/B:</i> <b>8.1</b>	<b>\$10,250.00</b>	<input checked="" type="checkbox"/> <b>\$4,900.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Misc. Articles of Clothing</b> <b>Location: 6785 Meadowfield Street,</b> <b>West Bloomfield MI 48324</b> Line from <i>Schedule A/B:</i> <b>11.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Wedding ring/band.</b> <b>Location: 6785 Meadowfield Street,</b> <b>West Bloomfield MI 48324</b> Line from <i>Schedule A/B:</i> <b>12.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>

**3. Are you claiming a homestead exemption of more than \$170,350**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No  
 Yes

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known)

**21-47687****Fill in this information to identify your case:**

Debtor 1

First Name	Middle Name	Last Name
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Debtor 2

<b>Carol E. Payne</b>		
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(Spouse if, filing)

First Name	Middle Name	Last Name
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United States Bankruptcy Court for the: **EASTERN DISTRICT OF MICHIGAN**Case number **21-47687**

(if known)

Check if this is an  
amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt****4/19**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt****1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption.</i>	

**Debtor 2 Exemptions**

<b>2004 Volvo S80 200,000 miles</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/>	<b>\$1,000.00</b>	<b>11 U.S.C. § 522(d)(2)</b>
<b>Location: 6785 Meadowfield Street,</b>		<input type="checkbox"/>	<b>100% of fair market value, up to</b>	<b>any applicable statutory limit</b>
<b>West Bloomfield MI 48324</b>				
Line from <i>Schedule A/B</i> : 3.2				

**3. Are you claiming a homestead exemption of more than \$170,350?**

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

## Fill in this information to identify your case:

Debtor 1	<b>Scott J. Payne</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Carol E. Payne</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		EASTERN DISTRICT OF MICHIGAN	
Case number (if known)	21-47687		

Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

## Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	LoanCare LLC	Describe the property that secures the claim:	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Creditor's Name	6785 Meadowfield Street West Bloomfield, MI 48324 Oakland County Repairs needed bring down value: bathroom leak, wall, basement ceiling.	\$148,741.73	\$175,000.00	\$0.00
	Attn: Bankruptcy Departmnet 3637 Sentara Way Virginia Beach, VA 23452  Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Mortgage Principal Residence</b>			

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Date debt was incurred 8.23.2021Last 4 digits of account number 7812

Debtor 1	<b>Scott J. Payne</b>	Case number (if known)	<b>21-47687</b>
First Name	Middle Name	Last Name	
Debtor 2	<b>Carol E. Payne</b>		
First Name	Middle Name	Last Name	

2.2	<b>Riding Club Homeowners Association</b> Creditor's Name	Describe the property that secures the claim: <b>6785 Meadowfield Street West Bloomfield, MI 48324 Oakland County Repairs needed bring down value: bathroom leak, wall, basement ceiling.</b>	\$0.00	\$175,000.00	\$0.00
-----	--	--	--------	--------------	--------

**3571 Ashview  
West Bloomfield, MI  
48324**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

**Nature of lien.** Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **HOA**

Date debt was incurred **2021**

Last 4 digits of account number \_\_\_\_\_

2.3	<b>Specialized Loan Services</b> Creditor's Name	Describe the property that secures the claim: <b>6785 Meadowfield Street West Bloomfield, MI 48324 Oakland County Repairs needed bring down value: bathroom leak, wall, basement ceiling.</b>	\$23,177.00	\$175,000.00	\$0.00
-----	---	--	-------------	--------------	--------

**8742 Lucent Blvd #300  
Littleton, CO 80129**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

**Nature of lien.** Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Date debt was incurred **6.25.2004**

Last 4 digits of account number \_\_\_\_\_

Debtor 1	<b>Scott J. Payne</b>	Case number (if known)	<b>21-47687</b>	
	First Name	Middle Name	Last Name	
Debtor 2	<b>Carol E. Payne</b>			
	First Name	Middle Name	Last Name	

2.4	<b>WEst Bloomfield Township Water</b>	Describe the property that secures the claim:	\$240.00	\$175,000.00	\$0.00
	Creditor's Name	6785 Meadowfield Street West Bloomfield, MI 48324 Oakland County Repairs needed bring down value: bathroom leak, wall, basement ceiling.			

**PO BOX 671922**  
**Detroit, MI 48267-1922**

Number, Street, City, State & Zip Code

**Who owes the debt?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

**Nature of lien.** Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) \_\_\_\_\_

Date debt was incurred **2021**

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$172,158.73**

If this is the last page of your form, add the dollar value totals from all pages.

**\$172,158.73**

Write that number here:

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ] Name, Number, Street, City, State & Zip Code  
**Loancare**  
**3637 Sentara Way**  
**Virginia Beach, VA 23452**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Scott J. Payne</b>
Debtor 2 (Spouse, if filing)	<b>Carol E. Payne</b>
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF MICHIGAN</b>
Case number (if known)	<b>21-47687</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

**Debtor 1**

**Debtor 2 or non-filing spouse**

Employed

Employed

Not employed

Not employed

**Occupation**

**Debtor 1**

**Debtor 2 or non-filing spouse**

**Laborer**

**Director**

**Employer's name**

**The Kroger Co.**

**Vesta Management Group LLC**

**Employer's address**

**1014 Vine Street  
Cincinnati, OH 45202**

**1699 Cass Lake Road Suite 300  
Keego Harbor, MI 48320-1322**

**How long employed there?**

**27 years**

**Feb 2020**

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>3,629.90</b>	\$ <b>3,526.79</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>0.00</b>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <b>3,629.90</b>	\$ <b>3,526.79</b>

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross Income. Add line 2 + line 3.

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known)

**21-47687**

Copy line 4 here .....	For Debtor 1	For Debtor 2 or non-filing spouse
5. List all payroll deductions:	4. \$ <u>3,629.90</u>	\$ <u>3,526.79</u>
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>667.51</u>	\$ <u>786.83</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>190.67</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>47.67</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: <u>VOL LIF TXBL</u> <u>DEP LIFE CHILD</u> <u>DEP LIFE SPSE</u>	5h.+ \$ <u>29.42</u>	+ \$ <u>0.00</u>
	\$ <u>0.13</u>	\$ <u>0.00</u>
	\$ <u>0.26</u>	\$ <u>0.00</u>
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>935.66</u>	\$ <u>786.83</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>2,694.24</u>	\$ <u>2,739.96</u>
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>0.00</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>0.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
8h. Other monthly income. Specify:	8h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>0.00</u>	\$ <u>0.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>2,694.24</u>	+ \$ <u>2,739.96</u> = \$ <u>5,434.20</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ <u>0.00</u>	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>5,434.20</u>	
13. Do you expect an increase or decrease within the year after you file this form?	Combined monthly income	
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:	line 2 wages for debtor 1 based on 11/20/2021 through 11/24/2021 stubs and includes overtime.  line 2 wages for debtor 2 based on 10/22/2021 through 12/3/2021 stubs and includes overtime.	

Fill in this information to identify your case:

Debtor 1	<b>Scott J. Payne</b>
Debtor 2	<b>Carol E. Payne</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF MICHIGAN</b>
Case number	<b>21-47687</b>
(If known)	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.

Yes.

Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **0.00**

#### Your expenses

##### If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>120.00</b>
4d. \$	<b>4.60</b>
5. \$	<b>0.00</b>

##### 5. Additional mortgage payments for your residence, such as home equity loans

Debtor 1 **Scott J. Payne**  
 Debtor 2 **Carol E. Payne**

Case number (if known) **21-47687**

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <b>186.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>50.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>350.00</b>
6d. Other. Specify: _____	6d. \$ <b>0.00</b>

**7. Food and housekeeping supplies**

8. Childcare and children's education costs	7. \$ <b>800.00</b>
9. Clothing, laundry, and dry cleaning	8. \$ <b>0.00</b>

**10. Personal care products and services**

11. Medical and dental expenses	9. \$ <b>150.00</b>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	10. \$ <b>125.00</b>

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

14. Charitable contributions and religious donations	11. \$ <b>100.00</b>
15. Insurance.	12. \$ <b>450.00</b>

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	13. \$ <b>150.00</b>
15b. Health insurance	14. \$ <b>0.00</b>
15c. Vehicle insurance	15a. \$ <b>0.00</b>
15d. Other insurance. Specify: <b>AAA membership</b>	15b. \$ <b>0.00</b>

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

16. \$ <b>0.00</b>	16. \$ <b>0.00</b>
17. <b>Installment or lease payments:</b>	17a. \$ <b>0.00</b>
17a. Car payments for Vehicle 1	17b. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17c. \$ <b>0.00</b>
17c. Other. Specify: _____	17d. \$ <b>0.00</b>
17d. Other. Specify: _____	18. \$ <b>0.00</b>

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

**19. Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19. \$ <b>0.00</b>	19. \$ <b>0.00</b>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	18. \$ <b>0.00</b>
20a. Mortgages on other property	20a. \$ <b>0.00</b>
20b. Real estate taxes	20b. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>

**21. Other:** Specify: **Pet care**  
**hair cuts**

21. +\$ <b>100.00</b>	21. +\$ <b>25.00</b>
\$ <b>2,927.60</b>	\$ <b>2,927.60</b>

**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.  
 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  
 22c. Add line 22a and 22b. The result is your monthly expenses.

**23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from Schedule I.  
 23b. Copy your monthly expenses from line 22c above.